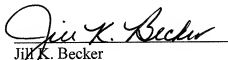


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Schaeck et al. Confirmation No.: 1249  
Serial No.: 09/731,509 Group Art Unit: 2136  
Filed: 12/07/2000 Examiner: Colin, Carl G.  
Title: CONDITIONAL SUPPRESSION OF CARD HOLDER VERIFICATION

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically transmitted to: Examiner Carl G. Colin, Group Art Unit 2136, United States Patent and Trademark Office, Alexandria, VA 22313-1450, on November 20, 2007.

  
Jill K. Becker

Date of Signature: November 20, 2007.

To: Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

In response to an Office Action with a mailing date of August 23, 2007, response to which is due by November 23, 2007 without extension, and which is therefore being timely filed, kindly amend the above-identified application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 9 of this paper.